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Gateway Policy Explorer: Retirement Series

Ireland

Survivor Old-Age Benefit Plan Details

1992-2023

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Version: 1.0 (August 2023)

This project is funded by the National Institutes of Health, National Institute of Aging, RO1 AG030153.

Please cite as “Gateway to Global Aging Data (2024). *Gateway Policy Explorer: Ireland, Survivor Old-Age Benefit Plan Details, 1992-2023*, Version: 1.0 (August 2023), University of Southern California, Los Angeles. <https://doi.org/10.25553/gpe.ret.su.irl>”

Preface

This document is intended for researchers who want to understand the evolution of policy or the policy in place at a particular point in time. This document is not intended for financial advice or to aid in decision-making. The authors have made significant effort to identify and collect historical information pertaining to these policies, to accurately represent these policies, and to communicate how policies may interact to determine legal requirements, eligibility for benefits, and/or benefits levels. The policies presented in this document focus on rules applicable to most individuals aged 50 and older from 1992. Many systems include special policies or alternative eligibility rules for specific groups. We encourage all users to complete their own review of literature in this area depending on the research questions they have in mind.

If you have feedback or questions or identify an error, please contact policy@g2aging.org.

Background — Gateway Policy Explorer: Retirement Series

The *Gateway Policy Explorer* (<http://g2aging.org/policy-explorer>) is part of the Gateway to Global Aging Data (<http://g2aging.org>) project. The *Retirement Series* captures historical policy that affects the birth cohorts of respondents in the surveys covered by the Gateway. It was motivated by the rapid evolution of policies affecting older people across the world. As the Health and Retirement Study (HRS) began in 1992 and many of the international network of studies (HRS-INS) cover more than a decade, understanding the policies in place at the time of the survey has become more demanding for researchers.

Why are we tracking past policy? Individuals make choices based on current policies and the outcomes we see today may reflect responses to past policies. When interpreting the survey responses of individuals, an understanding of the policy environment under which those individuals operate is critical. The collection of contextual information in the *Gateway Policy Explorer* aims to support researchers who want to understand or use policy changes in their research and provide context for longitudinal or cross-country differences. Over the period 2023–2026 the *Gateway Policy Explorer* will be expanded to include information on retirement, long-term care, education, and other policies affecting the life cycle.

The key dimensions to the *Gateway Policy Explorer: Retirement Series* are country and time. We prioritize data collection for each country based on its first interview wave and are continuing to expand our data collection back in time to 1992, the earliest survey date in the HRS-INS.

A separate document, like this one, is developed for each country and each broad category of policies covered in the *Gateway Policy Explorer: Retirement Series*.

Author and Contributor Disclaimers

† The opinions expressed here are those of authors and do not necessarily reflect the views of the OECD or of its member countries.

Ireland

Survivor Old-Age Benefits
Plan details 1992-2023 * †

The Irish public pension system provides a surviving spouse or civil partner a flat-rate benefit based on either their own or their deceased spouse or civil partner's contribution history. From 1992 to 2023, changes to pension-related policy introduced additional benefits to the surviving spouse or civil partner who is age 66 or over, and increased the number of contribution weeks needed to be eligible for a survivor pension. Old-age survivor pension benefits are administered by the Department of Social Protection.

Key Dates

First law: 1936

Major changes since 1992: 1998, 2011

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* If you have questions or suggestions, please contact policy@g2aging.org.

† Detailed information and definitions are provided in tables, formulas and a glossary at the end of this document. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

Chapter 1: Policy enacted 1992-1997

Overview

The Irish old-age benefit system provides a weekly payment to the spouse of a deceased person. This benefit is called the [Widow's Pension](#). In 1994, this benefit was extended to widowers which became the [Widower's Pension](#). The Widow's or Widower's Pension is administered by the Department of Social Protection.

Either the deceased person or the surviving spouse claiming this pension must have a certain number of contributions to the Social Insurance Fund through [Pay-Related Social Insurance Contributions](#). The number of contributions determines the amount of the flat-rate benefit.

If the deceased spouse was already receiving [State Pension](#), the surviving spouse would automatically qualify for the Widow's or Widower's Pension.

Individuals cannot receive both the Widow's or Widower's Pension and the State Pension. They will only receive the one that gives them the highest benefit rate.

An individual that does not qualify for the Widow's or Widower's Pension because of their own or their deceased spouse's contribution history may apply for the [Widow's or Widower's \(Non-Contributory\) Pension](#) if they are under age 66, and do not have dependent children. An individual will receive a flat-rate benefit that is adjusted based on a means test.

The scope of this document is limited to the contributory benefit because the [Widow's or Widower's \(Non-Contributory\) Pension](#) is an exceptional case. In 1997, while there were 97,340 recipients of the Widow's or Widower's Pension, there were only 18,786 recipients of the Widow's or Widower's (Non-Contributory) Pension ([Department of Social, Community and Family Affairs, 1998](#)).

Additional reforms during this period include:

- Social Welfare Act ([Irish Statute Book, 1994](#)), enacted March 31, 1994 and effective from July 29, 1994, extended this pension to widowers
- Statutory Instrument No. 194 ([Irish Statute Book, 1997](#)), enacted and effective from April 21, 1997, extended this pension to divorcees. If an individual got divorced before April 21, 1997, they would not qualify for this pension for any period before that date

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: Yes

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**
Any age if eligibility conditions are satisfied.
- **Does FEA vary by sex?** Answer: No
- **Does FEA vary by birth year?** Answer: No
- **Details by birth year:** Not applicable

Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**

An individual can apply for a Widow's or Widower's Pension if they meet the following requirements:

- Must have a deceased spouse
- Must not be cohabiting with another person as a couple

An individual must decide to use either their own contribution history or their deceased spouse's contribution history to determine pension eligibility. These two contribution histories cannot be combined. The person whose contribution history is being used must meet the following requirements:

- Must have at least 156 contributions paid up to the [Relevant Date](#)¹
- Must meet one of the yearly average contribution requirements. The [Yearly Average](#) is calculated by finding the average number of contributions an individual has per contribution year. The yearly average contribution requirements are the following:
 - * Short Yearly Average: 39 contributions or more made in the 3 or 5 tax years before the [Relevant Date](#)

- * Long Yearly Average: 24 contributions or more from the first year an individual started paying contributions until the [Relevant Date](#)¹

When the Short Yearly Average requirement is not met, the Long Yearly Average is calculated.

Widowers whose wives died after the Widower's Pension was established in 1994 are also eligible to claim this benefit.

Notes

- ¹ The Relevant Date is the earliest date of the date the person whose contribution history is being used to determine pension eligibility reached age 66 or the date the deceased spouse died.

• Divorced widows/widowers

An individual who has divorced on or after April 21, 1997 can apply for a Widow's or Widower's Pension if they meet the following requirements:

- Must have a deceased spouse
- Must not be cohabiting with another person as a couple

An individual must decide to use either their own contribution history or their deceased spouse's contribution history to determine pension eligibility. These two contribution histories cannot be combined. The person whose contribution history is being used must meet the following requirements:

- Must have at least 156 contributions paid up to the [Relevant Date](#)¹
- Must meet one of the yearly average contribution requirements. The [Yearly Average](#) is calculated by finding the average number of contributions an individual has per contribution year. The yearly average contribution requirements are the following:
 - * Short Yearly Average: 39 contributions or more made in the 3 or 5 tax years before the [Relevant Date](#)
 - * Long Yearly Average: 24 contributions or more from the first year an individual started paying contributions until the [Relevant Date](#)

When the Short Yearly Average requirement is not met, the Long Yearly Average is calculated.

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- Can an individual start benefits before FEA with penalty? Answer: No

Benefits

- To receive a benefit, [does an individual have to claim it?](#) Answer: Yes
- To continue to receive a benefit, [does an individual have to remain qualified?](#) Answer: Yes

Payment type

- Payment options (i.e., Annuity, cash balance, or [lump sum](#)): Annuitable

Factors effecting computation of benefit entitlement

- Does the formula for computing benefit entitlement differ by birth year? Answer: No
- Is the formula for computing benefit entitlement [progressive](#)? Answer: Yes
- Does the benefit entitlement depend on the individual's own contribution/work history? Answer: Yes, it depends on the longer of the individual's own or their deceased spouse's contribution history. Contribution histories cannot be combined.
- Does the benefit entitlement depend on the contribution/work history of the individual's spouse? Answer: Yes, it depends on the longer of the individual's own or their deceased spouse's contribution history. Contribution histories cannot be combined.
- Are future benefit entitlements adjusted for [cost of living](#)? Answer: Yes
- If so, what measure is used for adjustment?

Ad hoc: Government adjusts the pension benefit rates as part of the annual budget process. There is no formal measure for adjustment.

Benefit formula for claiming at FEA

Individuals cannot receive both the [Widow's or Widower's Pension](#) and the [State Pension](#). They will only receive the one that gives them the highest benefit rate.

Pension benefits are calculated based on the number of yearly average contributions. The average is calculated first using the [Short Yearly Average](#) and then the [Long Yearly Average](#).

Using the Short Yearly Average, if either the individual or the deceased spoused has in average 39 contributions or more, the surviving spouse will receive a payment in the highest benefit tier. If the average is less than 39 contributions, the Long Yearly Average is calculated. If this value is greater than 48, the surviving spouse will receive a payment in the highest benefit tier. If the average is less than 48, the benefits they receive depend on their contribution threshold as explained below.

An individual would qualify for a maximum weekly benefit rate of 60.50£ in 1992 if they have 48 or more yearly average contributions. If they have between 36 and 47 yearly average contributions, they would qualify for a benefit of 59.50£ per week. They would receive the minimum weekly benefit rate of 57.80£ in 1992 if they have 24 to 35 yearly average contributions. The benefit rates change by year —see [Table 1](#) for benefit rates from 1992-1997.

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: No

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: No

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: No

Benefit Adjustments: Additional

- **Adjustment 1:** [Age 80 Allowance](#)
- **Adjustment 1 details:** Individuals who are age 80 or over are automatically paid an extra weekly benefit if they are already receiving a Widow's or Widower's Pension. See [Table 2](#) for details per year.
- **Adjustment 2:** [Increased for a Qualified Child](#)
- **Adjustment 2 details:** If an individual has a child up to age 18 living with them, or up to age 22 if they are in full-education, they will receive an extra benefit.

Chapter 2: Policy enacted 1998-2010

Policy change in 1998

Social Welfare Act ([Irish Statute Book, 1998](#)), enacted April 1, 1998 and effective from June 5, 1998, introduced the following substantial change to the survivor spouse benefit system:

- Introduction of different benefit payment rates depending on age: One benefit rate for individuals under age 66, and another benefit rate for individuals age 66 and over

Other policy changes during this period include:

- Civil Partnership and Certain Rights and Obligations of Cohabitants Act ([Irish Statute Book, 2010](#)), enacted July 19, 2010 and effective from January 1, 2011, extended this pension to civil partners

Overview

The Irish old-age benefit system provides a weekly payment to the spouse of a deceased person. This benefit is called the Widow's or Widower's Pension. In 2011, this benefit was extended to civil partners. The Widow's, Widower's, or Surviving Civil Partner's Pension is administered by the Department of Social Protection.

Either the deceased person or the surviving spouse (or civil partner, starting 2011) claiming this pension must have a certain number of contributions to the Social Insurance Fund through [Pay-Related Social Insurance Contributions](#). The number of contributions determines the amount of the flat-rate benefit. Individuals receiving this pension that are over age 66 receive a higher benefit.

If the deceased spouse or civil partner was already receiving [State Pension](#), the surviving spouse or civil partner would automatically qualify for the Widow's, Widower's, or Surviving Civil Partner's Pension.

Individuals cannot receive both the Widow's, Widower's, or Surviving Civil Partner's Pension and the State Pension. They will only receive the one that gives them the highest benefit rate.

An individual that does not qualify for the Widow's, Widower's, or Surviving Civil Partner's Pension because of their own or their deceased spouse or civil partner's contribution history may apply for the [Widow's, Widower's, or Surviving Civil Partner's Pension \(Non-Contributory\)](#) if they are under age 66, and do not have dependent children. An individual will receive a flat-rate benefit that is adjusted based on a means test.

The scope of this document is limited to the contributory benefit because the [Widow's, Widower's, or Surviving Civil Partner's Pension \(Non-Contributory\)](#) is an exceptional case. In 2010, while there were 114,579 recipients of the Widow's or Widower's Pension, there were only 1,977 recipients of the Widow's or Widower's (Non-Contributory) Pension ([Department of Social Protection, 2010](#)).

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: Yes

Age requirements to start benefits without penalty

- [Full eligibility age \(FEA\)](#)
Any age if eligibility conditions are satisfied.
- **Does FEA vary by sex?** Answer: No
- **Does FEA vary by birth year?** Answer: No
- **Details by birth year:** Not applicable

Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**

A surviving civil partner whose deceased civil partner died after this benefit was extended to civil partners in 2011 are also eligible to claim this benefit. An individual can apply for a Widow's, Widower's, or Surviving Civil Partner's Pension if they meet the following requirements:

- Must have a deceased spouse or civil partner
- Must not be cohabiting with another person as a couple

An individual must decide to use either their own contribution history or their deceased spouse or civil partner's contribution history to determine pension eligibility. These two contribution histories cannot be combined. The person whose contribution history is being used must meet the following requirements:

- Must have at least 156 contributions paid up to the [Relevant Date](#)¹
- Must meet one of the yearly average contribution requirements. The [Yearly Average](#) is calculated by finding the average number of contributions an individual has per contribution year. The yearly average contribution requirements are the following:
 - * Short Yearly Average: 39 contributions or more made in the 3 or 5 tax years before the [Relevant Date](#)
 - * Long Yearly Average: 24 contributions or more from the first year an individual started paying contributions until the [Relevant Date](#)¹

When the Short Yearly Average requirement is not met, the Long Yearly Average is calculated.

Notes

- ¹ The Relevant Date is the earliest date of the date the person whose contribution history is being used to determine pension eligibility reached age 66 or the date the deceased spouse or civil partner died.

• Divorced widows/widowers

An individual who has divorced or dissolved the civil partnership on or after April 21, 1997 can apply for a Widow's, Widower's, or Surviving Civil Partner's Pension if they meet the following requirements:

- Must have a deceased spouse or civil partner
- Must not be cohabiting with another person as a couple

An individual must decide to use either their own contribution history or their deceased spouse's contribution history to determine pension eligibility. These two contribution histories cannot be combined. The person whose contribution history is being used must meet the following requirements:

- Must have at least 156 contributions paid up to the [Relevant Date](#)¹
- Must meet one of the yearly average contribution requirements. The [Yearly Average](#) is calculated by finding the average number of contributions an individual has per contribution year. The yearly average contribution requirements are the following:
 - * Short Yearly Average: 39 contributions or more made in the 3 or 5 tax years before the [Relevant Date](#)
 - * Long Yearly Average: 24 contributions or more from the first year an individual started paying contributions until the [Relevant Date](#)

When the Short Yearly Average requirement is not met, the Long Yearly Average is calculated.

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- Can an individual start benefits before FEA with penalty? Answer: No

Benefits

- To receive a benefit, [does an individual have to claim it?](#) Answer: Yes
- To continue to receive a benefit, [does an individual have to remain qualified?](#) Answer: Yes

Payment type

- Payment options (i.e., Annuity, cash balance, or [lump sum](#)): Annuitable

Factors effecting computation of benefit entitlement

- Does the formula for computing benefit entitlement differ by birth year? Answer: Benefit flat-rate changes by year. Benefit is higher for individuals over age 66.
- Is the formula for computing benefit entitlement [progressive](#)? Answer: Yes
- Does the benefit entitlement depend on the individual's own contribution/work history? Answer: Yes, it depends on the longer of the individual's own or their deceased spouse's contribution history. Contribution histories cannot be combined.
- Does the benefit entitlement depend on the contribution/work history of the individual's spouse? Answer: Yes, it depends on the longer of the individual's own or their deceased spouse's contribution history. Contribution histories cannot be combined.
- Are future benefit entitlements adjusted for [cost of living](#)? Answer: Yes
- If so, what measure is used for adjustment?

Ad hoc: Government adjusts the pension benefit rates as part of the annual budget process. There is no formal measure for adjustment.

Benefit formula for claiming at FEA

Individuals cannot receive both the [Widow's or Widower's Pension](#) and the [State Pension](#). They will only receive the one that gives them the highest benefit rate.

Pension benefits are calculated based on the number of yearly average contributions. The average is calculated first using the [Short Yearly Average](#) and then the [Long Yearly Average](#).

Using the Short Yearly Average, if either the individual or the deceased spouse has in average 39 contributions or more, the surviving spouse will receive a payment in the highest benefit tier. If the average is less than 39 contributions, the Long Yearly Average is calculated. If this value is greater than 48, the surviving spouse will receive a payment in the highest benefit tier. If the average is less than 48, the benefits they receive depend on their contribution threshold as explained below.

An individual who is under age 66 would qualify for a maximum weekly benefit rate of 74.10€ in 1998 if they have 48 or more yearly average contributions. If they have between 36 and 47 yearly average contributions, they would receive a benefit of 73.00€ per week. They would qualify for the minimum weekly benefit rate of 70.90€ in 1998 if they have 24 to 35 weekly contributions. The benefit rates change by year —see [Table 3](#) for benefit rates from 1998-2010.

An individual who is age 66 and over would qualify for a maximum weekly benefit rate of 76.10€ in 1998 if they have 48 or more yearly average contributions. If they have between 36 and 47 yearly average contributions, they would receive a benefit of 74.90€ per week. They would qualify for the minimum weekly benefit rate of 72.80€ in 1998 if they have 24 to 35 yearly average contributions. The benefit rates change by year —see [Table 4](#) for benefit rates from 1998-2010.

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: No

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: No

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: No

Benefit Adjustments: Additional

- **Adjustment 1:** [Age 80 Allowance](#)
- **Adjustment 1 details:** Individuals who are age 80 or over are automatically paid an extra weekly benefit if they are already receiving a Widow's, Widower's, or Surviving Civil Partner's Pension. See [Table 2](#) for details per year.
- **Adjustment 2:** [Increased for a Qualified Child](#)
- **Adjustment 2 details:** If an individual has a child up to age 18 living with them, or up to age 22 if they are in full-education, they will receive an extra benefit.

Chapter 3: Policy enacted 2011-2023

Policy change in 2011

Social Welfare Act ([Irish Statute Book, 2011](#)), enacted December 19, 2011 and effective from December 27, 2013, introduced the following substantial change to the surviving spouse benefit system:

- Increase in the number of contributions: At least 260 contributions are required to qualify for this pension if the spouse or civil partner died after December 27, 2013

Overview

The Irish old-age benefit system provides a weekly payment to the spouse or civil partner of a deceased person. This benefit is called the Widow's, Widower's, or Surviving Civil Partner's Pension. It is administered by the Department of Social Protection.

Either the deceased person or the surviving spouse or civil partner claiming this pension must have a certain number of contributions to the Social Insurance Fund through [Pay-Related Social Insurance Contributions](#). The number of contributions determines the amount of the flat-rate benefit. Individuals receiving this pension that are over age 66 receive a higher benefit.

If the deceased spouse or civil partner was already receiving [State Pension](#), the surviving spouse or civil partner would automatically qualify for the Widow's, Widower's, or Surviving Civil Partner's Pension.

Individuals cannot receive both the Widow's, Widower's, or Surviving Civil Partner's Pension and the State Pension. They will only receive the one that gives them the highest benefit rate.

An individual that does not qualify for the Widow's, Widower's, or Surviving Civil Partner's Pension because of their own or their deceased spouse or civil partner's contribution history may apply for the [Widow's, Widower's, or Surviving Civil Partner's Pension \(Non-Contributory\)](#) if they are under age 66, and do not have dependent children. An individual will receive a flat-rate benefit that is adjusted based on a means test.

The scope of this document is limited to the contributory benefit because the [Widow's, Widower's, or Surviving Civil Partner's Pension \(Non-Contributory\)](#) is an exceptional case. In 2021, while there were 123,988 recipients of the Widow's, Widower's, or Surviving Civil Partner's Pension (Contributory), there were only 1,151 recipients of the Widow's, Widower's, or Surviving Civil Partner's Pension (Non-Contributory) Pension ([Department of Social Protection, 2021](#)).

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: Yes

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**
Any age if eligibility conditions are satisfied.
- **Does FEA vary by sex?** Answer: No
- **Does FEA vary by birth year?** Answer: No
- **Details by birth year:** Not applicable

Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**

An individual can apply for a Widow's, Widower's, or Surviving Civil Partner's Pension if they meet the following requirements:

- Must have a deceased spouse or civil partner
- Must not be cohabiting with another person as a couple

An individual must decide to use either their own contribution history or their deceased spouse or civil partner's contribution history to determine pension eligibility. These two contribution histories cannot be combined. The person whose contribution history is being used to meet the following requirements:

- Contribution requirements:
 - * Spouse died before December 27, 2013: Must have at least 156 contributions paid up to the [Relevant Date](#)¹
 - * Spouse died on and after December 27, 2013: Must have at least 260 contributions paid up to the [Relevant Date](#)¹

- Must meet one of the yearly average contribution requirements. The **Yearly Average** is calculated by finding the average number of contributions an individual has per contribution year. The yearly average contribution requirements are the following:

- * Short Yearly Average: 39 contributions or more made in the 3 or 5 tax years before the **Relevant Date**
- * Long Yearly Average: 24 contributions or more from the first year an individual started paying contributions until the **Relevant Date**¹

When the Short Yearly Average requirement is not met, the Long Yearly Average is calculated.

Notes

- ¹ The Relevant Date is the earliest date of the date the person whose contribution history is being used to determine pension eligibility reached age 66 or the date the deceased spouse or civil partner died.

• Divorced widows/widowers

An individual who has divorced or dissolved the civil partnership on or after April 21, 1997 can apply for a Widow's, Widower's, or Surviving Civil Partner's Pension if they meet the following requirements:

- Must have a deceased spouse or civil partner
- Must not be cohabiting with another person as a couple

An individual must decide to use either their own contribution history or their deceased spouse's contribution history to determine pension eligibility. These two contribution histories cannot be combined. The person whose contribution history is being used must meet the following requirements:

- Must have at least 156 contributions paid up to the **Relevant Date**¹
- Must meet one of the yearly average contribution requirements. The **Yearly Average** is calculated by finding the average number of contributions an individual has per contribution year. The yearly average contribution requirements are the following:
 - * Short Yearly Average: 39 contributions or more made in the 3 or 5 tax years before the **Relevant Date**
 - * Long Yearly Average: 24 contributions or more from the first year an individual started paying contributions until the **Relevant Date**

When the Short Yearly Average requirement is not met, the Long Yearly Average is calculated.

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- Can an individual start benefits before FEA with penalty? Answer: No

Benefits

- To receive a benefit, **does an individual have to claim it?** Answer: Yes
- To continue to receive a benefit, **does an individual have to remain qualified?** Answer: Yes

Payment type

- Payment options (i.e., Annuity, cash balance, or **lump sum**): Annuitable

Factors effecting computation of benefit entitlement

- Does the formula for computing benefit entitlement differ by birth year? Answer: Benefit flat-rate changes by year. Benefit is higher for individuals over age 66.
- Is the formula for computing benefit entitlement **progressive**? Answer: Yes
- Does the benefit entitlement depend on the individual's own contribution/work history? Answer: Yes, it depends on the longer of the individual's own or their deceased spouse's contribution history. Contribution histories cannot be combined.
- Does the benefit entitlement depend on the contribution/work history of the individual's spouse? Answer: Yes, it depends on the longer of the individual's own or their deceased spouse's contribution history. Contribution histories cannot be combined.
- Are future benefit entitlements adjusted for **cost of living**? Answer: Yes
- If so, what measure is used for adjustment?

Ad hoc: Government adjusts the pension benefit rates as part of the annual budget process. There is no formal measure for adjustment.

Benefit formula for claiming at FEA

Individuals cannot receive both the [Widow's or Widower's Pension](#) and the [State Pension](#). They will only receive the one that gives them the highest benefit rate.

Pension benefits are calculated based on the number of yearly average contributions. The average is calculated first using the [Short Yearly Average](#) and then the [Long Yearly Average](#).

Using the Short Yearly Average, if either the individual or the deceased spoused has in average 39 contributions or more, the surviving spouse will receive a payment in the highest benefit tier. If the average is less than 39 contributions, the Long Yearly Average is calculated. If this value is greater than 48, the surviving spouse will receive a payment in the highest benefit tier. If the average is less than 48, the benefits they receive depend on their contribution threshold as explained below.

An individual who is under age 66 would qualify for a maximum weekly benefit rate of 193.50€ in 2011 if they have 48 or more yearly average contributions. If they have between 36 and 47 weekly contributions, they would receive a benefit of 190.70€ per week. They would qualify for the minimum weekly benefit rate of 188€ in 2011 if they have 24 to 35 weekly contributions. The benefit rates change by year —see [Table 5](#) for benefit rates from 2011-2022.

An individual who is age 66 and over would qualify for a maximum weekly benefit rate of 230.30€ in 2011 if they have 48 or more yearly average contributions. If they have between 36 and 47 weekly contributions, they would receive a benefit of 225.80€ per week. They would qualify for the minimum weekly benefit rate of 220.40€ in 2011 if they have 24 to 35 yearly average contributions. The benefit rates change by year —see [Table 6](#) for benefit rates from 2011-2022.

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: No

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: No

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: No

Benefit Adjustments: Additional

- **Adjustment 1:** [Age 80 Allowance](#)
- **Adjustment 1 details:** Individuals who are age 80 or over are automatically paid an extra weekly benefit if they are already receiving a Widow's, Widower's, or Surviving Civil Partner's Pension. See [Table 2](#) for details per year.
- **Adjustment 2:** [Increased for a Qualified Child](#)
- **Adjustment 2 details:** If an individual has a child up to age 18 living with them, or up to age 22 if they are in full-education, they will receive an extra benefit.

Tables and Formulas

Table 1: Weekly Widow's, Widower's or Surviving Civil Partner's Pension Benefit Rates (1992-1997)

Year	Yearly Average Contributions	Personal Rate
1997	24-35	68.00 £
	36-47	70.00
	48 and above	71.10
1996	24-35	65.00
	36-47	67.00
	48 and above	68.10
1995	24-35	63.10
	36-47	65.00
	48 and above	66.10
1994	24-35	61.60
	36-47	63.40
	48 and above	64.50
1993	24-35	59.80
	36-47	61.60
	48 and above	62.60
1992	24-35	57.80
	36-47	59.50
	48 and above	60.50

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Table 2: Age 80 Allowance (1992-2023)

Year	Personal Rates
2006-2023	10.00 €
2002-2005	6.40
1996-2001	5.00 £
1995	4.80
1994	4.70
1993	4.60
1992	4.40

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Note: Benefit is paid weekly.

Table 3: Weekly Widow's, Widower's or Surviving Civil Partner's Pension Benefit Rates for Under Age 66 (1998-2010)

Year	Yearly Average Contributions	Personal Rate
2010	24-35	196.00 €
	36-47	198.60
	48 and above	201.50
2009	24-35	204.30
	36-47	206.80
	48 and above	209.80
2008	24-35	197.80
	36-47	200.40
	48 and above	203.30
2007	24-35	185.80
	36-47	188.60
	48 and above	191.30
2006	24-35	165.80
	36-47	168.90
	48 and above	171.30
2005	24-35	148.80
	36-47	152.10
	48 and above	154.30
2004	24-35	134.30
	36-47	138.30
	48 and above	140.30
2003	24-35	124.70
	36-47	128.40
	48 and above	130.30
2002	24-35	118.00
	36-47	121.50
	48 and above	123.30
2001	24-35	85.30 £
	36-47	87.80
	48 and above	89.10
2000	24-35	77.60
	36-47	79.90
	48 and above	81.10
1999	24-35	73.80
	36-47	76.00
	48 and above	77.10
1998	24-35	70.90
	36-47	73.00
	48 and above	74.10

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Table 4: Weekly Widow's, Widower's or Surviving Civil Partner's Pension Benefit Rates for Aged 66 and Over (1998-2010)

Year	Yearly Average Contributions	Personal Rate
2010	24-35	220.40 €
	36-47	225.80
	48 and above	230.30
2009	24-35	220.40
	36-47	225.80
	48 and above	230.30
2008	24-35	213.70
	36-47	218.90
	48 and above	223.30
2007	24-35	200.30
	36-47	205.90
	48 and above	209.30
2006	24-35	185.00
	36-47	190.20
	48 and above	193.30
2005	24-35	171.60
	36-47	176.40
	48 and above	179.30
2004	24-35	160.10
	36-47	164.60
	48 and above	167.30
2003	24-35	149.10
	36-47	153.30
	48 and above	155.80
2002	24-35	138.60
	36-47	142.50
	48 and above	144.80
2001	24-35	97.60 £
	36-47	100.40
	48 and above	102.00
2000	24-35	85.20
	36-47	87.70
	48 and above	89.10
1999	24-35	78.50
	36-47	80.80
	48 and above	82.10
1998	24-35	72.80
	36-47	74.90
	48 and above	76.10

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Table 5: Weekly Widow's, Widower's or Surviving Civil Partner's Pension Benefit Rates for Under Age 66 (2011-2023)

Year	Yearly Average Contributions	Personal Rate
2023	24-35	219.50€
	36-47	222.10
	48 and above	225.50
2022	24-35	207.80
	36-47	210.30
	48 and above	213.50
2021	24-35	202.90
	36-47	205.40
	48 and above	208.50
2020	24-35	202.90
	36-47	205.40
	48 and above	208.50
2019	24-35	202.90
	36-47	205.40
	48 and above	208.50
2018	24-35	198.00
	36-47	200.50
	48 and above	203.50
2017	24-35	193.00
	36-47	195.60
	48 and above	198.50
2016	24-35	188.00
	36-47	190.70
	48 and above	193.50
2015	24-35	188.00
	36-47	190.70
	48 and above	193.50
2014	24-35	188.00
	36-47	190.70
	48 and above	193.50
2013	24-35	188.00
	36-47	190.70
	48 and above	193.50
2012	24-35	188.00
	36-47	190.70
	48 and above	193.50
2011	24-35	188.00
	36-47	190.70
	48 and above	193.50

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Table 6: Weekly Widow's, Widower's or Surviving Civil Partner's Pension Benefit Rates for Aged 66 and Over (2011-2023)

Year	Yearly Average Contributions	Personal Rate
2023	24-35	254.00€
	36-47	260.10
	48 and above	265.30
2022	24-35	242.50
	36-47	248.30
	48 and above	253.30
2021	24-35	237.70
	36-47	243.40
	48 and above	248.30
2020	24-35	237.70
	36-47	243.40
	48 and above	248.30
2019	24-35	237.70
	36-47	243.40
	48 and above	248.30
2018	24-35	232.90
	36-47	238.50
	48 and above	243.30
2017	24-35	228.10
	36-47	233.60
	48 and above	238.30
2016	24-35	223.30
	36-47	228.70
	48 and above	233.30
2015	24-35	220.40
	36-47	225.80
	48 and above	230.30
2014	24-35	220.40
	36-47	225.80
	48 and above	230.30
2013	24-35	220.40
	36-47	225.80
	48 and above	230.30
2012	24-35	220.40
	36-47	225.80
	48 and above	230.30
2011	24-35	220.40
	36-47	225.80
	48 and above	230.30

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Sources

This section records key sources consulted when we collected the institutional details reported in this document. Archived versions of these sources are available at the Gateway Policy Explorer website (<http://g2aging.org/policy-explorer>).

Citizens Information (2022a). Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension. As of November 16, 2022. [\[Link\]](#)

Citizens Information (2022b). Widow's, Widower's or Surviving Civil Partner's (Non-Contributory) Pension. As of November 18, 2022. [\[Link\]](#)

Department of Social, Community and Family Affairs (1998). Statistical Information on Social Welfare Services 1998. As of June 5, 2023. [\[Link\]](#)

Department of Social Protection (1992-2022). Rates of Social Welfare Payments. As of November 16, 2022. [\[Link\]](#)

Department of Social Protection (2010). Statistical Information on Social Welfare Services 2010. As of June 5, 2023. [\[Link\]](#)

Department of Social Protection (2018). Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension. As of November 16, 2022. [\[Link\]](#)

Department of Social Protection (2019). Operational Guidelines: Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension. As of November 16, 2022. [\[Link\]](#)

Department of Social Protection (2021). Statistical Information on Social Welfare Services Annual Report 2021. As of June 5, 2023. [\[Link\]](#)

Irish Statute Book (1994). Social Welfare Act. Part IV, Section 11. As of November 16, 2022. [\[Link\]](#)

Irish Statute Book (1997). Statutory Instrument No. 194. As of November 16, 2022. [\[Link\]](#)

Irish Statute Book (1998). Social Welfare Act. Part II. As of November 16, 2022. [\[Link\]](#)

Irish Statute Book (2010). Civil Partnership and Certain Rights and Obligations of Cohabitants Act. Sections 121-126. As of November 16, 2022. [\[Link\]](#)

Irish Statute Book (2011). Social Welfare Act. Part 2, Section 6. As of November 16, 2022. [\[Link\]](#)

Glossary of terms

This section summarizes key definitions from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

Age 80 Allowance: Benefit payment given to individuals who are receiving State Pension and are age 80 or over.

Annuitable System: A pension system that provides a periodic payment for life after the benefit begins.

Cash Balance System: A pension system that provides each individual an account that is drawn down over time.

Claimable Benefit: A pension where the beneficiary must actively file a claim for benefits with the government's pension authority.

Cost-of-Living Adjustments (COLA): Adjustments after an individual begins receiving benefits that increase benefit payments, typically in line with consumer prices or average earnings.

Earliest eligibility: Earliest age and/or years of contributions required to be eligible to start receipt of a particular type of benefit. Earliest eligibility is the same as statutory eligibility in countries where there is no benefit penalty for claiming before the statutory retirement age.

Full Eligibility Age: The age at which individuals are eligible to receive their full benefit. For dependent benefits or social assistance, the full eligibility age may differ from the statutory retirement age for own old-age pension benefits.

Latest claiming age: Latest age where a benefit may be claimed such that benefit payments are increased as an incentive for delaying the start of benefits past the statutory retirement age. Latest claiming age is the same as statutory retirement age in countries where there is no benefit to delayed claiming. Not applicable for non-claimable benefits.

Long Yearly Average: Having an average of at least 24 contributions from the year they started paying contributions until the earliest date of the date the deceased spouse died and the date the person whose contribution history is being used to determine pension eligibility reached age 66.

Lump Sum Benefit: A pension system that provides an individual with a one-time or limited number of payments. Lump sum benefits are distinct from annuitable or cash balance benefits because they do not continue past a specified time frame. Lump sum benefits use varies by country, but they are sometimes used as death benefits, incentives to delay claiming, or payments to individuals with an insufficient contribution history to be eligible for annuitable benefits.

National Income Measure: In some pension systems, the benefit is dependent on a national income measure, such as average wages. We indicate a pension system depends on the national income measure if the benefit paid is determined by a national income measure (as opposed to an individual's earnings history). For example, the benefit level for the United Kingdom Basic State Pension depends on a level set by the government and does not depend on an individual's earnings. This distinction does not include systems that adjust annual benefits based on a national income measure or index past earnings using a national income measure.

Pay Related Social Insurance (PRSI): Compulsory contributions to social insurance made by employees. Contribution rates change by year and benefit class.

Progressive Benefit: A benefit is progressive if people with lower earnings have a greater replacement rate for their contributions.

Increased for a Qualified Child: Benefit payment given to individuals that have a child under age 18, or a child under age 22 pursuing full education.

Qualified Benefit: A benefit is qualified if an individual must continue to meet certain standards, such as a means test, to continue receipt of benefits.

Relevant Date: Earliest date of the date the person whose contribution history is being used to determine pension eligibility reached age 66 and the date the deceased spouse or civil partner died.

Short Yearly Average: Having an average of 39 contributions in either the 3 or 5 years before the earliest date of the date the deceased spouse died and the date the person whose contribution history is being used to determine pension eligibility reached age 66.

State Pension (Contributory): Benefit payment given to individuals age 66 and over based on their Pay-Related Social Insurance (PRSI) contributions.

Statutory Retirement Age (SRA): The age at which individuals are eligible to receive their full own old-age benefit. In the United States, this is known as the normal retirement age. In the United Kingdom, this is known as the state pension age.

Widow's, Widower's or Surviving Civil Partner's Pension (Contributory): Pension given to a surviving spouse or civil partner based on either their own, or their deceased spouse or civil partner's contribution history.

Widow's, Widower's or Surviving Civil Partner's Pension (Non-Contributory): Pension given to a surviving spouse or civil partner that is not eligible to receive the Widow's, Widower's or Surviving Civil Partner's Pension because of their own or their deceased spouse or civil partner's contribution history. They must be under age 66, not have dependent children, and must pass a means test.

Yearly Average Method: Method used to calculate the average number of contributions per year an individual has. The total number of contributions is combined and divided by the number of years between the first year they started paying contributions and the year they reached age 66.

Version information

Current Version: 1.0 (August 2023)

Version History

- 1.0 (August 2023): First version.

Additional resources

The following resources provide additional details for the interested reader:

Citizens Information —Widow's, Widower's or Surviving Civil Partner's Contributory Pension. Available at: <https://www.ul.ie/sites/default/files/hr/Widow%20Widower%20Contributory%20Pension.pdf>

Features: Online portal developed by the Citizens Information Board that provides information on the requirements and benefits of the Widow's, Widower's or Surviving Civil Partner's Pension.

European Commission Employment, Social Affairs and Inclusion —Widow's and Widower's or Surviving Civil Partner's Pensions. Available at: <https://ec.europa.eu/social/main.jsp?catId=1115&langId=en&intPageId=4611>

Features: Official website from the European Commission. It provides a general overview on how an individual could qualify and apply for a Widow's, Widower's or Surviving Civil Partner's Pension in Ireland.